



Order Filed on November 2, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

810197
PHELAN HALLINAN DIAMOND & JONES, PC
400 Fellowship Road, Suite 100
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856-813-5500
Attorneys for Secured Creditor: CITIMORTGAGE,
INC.
UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

In Re:

SANJAY K. THAPER

Case No: 18-17666 - KCF

Hearing Date: 06/27/2018

Judge: KATHRYN C.
FERGUSON

CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION

The consent order set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**.

DATED: November 2, 2018


Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

NJID 810197

PHELAN HALLINAN DIAMOND & JONES, PC
400 Fellowship Road, Suite 100
Mt. Laurel, NJ 08054
856-813-5500
Attorneys for CITIMORTGAGE, INC.

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY

IN RE:

SANJAY K. THAPER

CASE NO. 18-17666 - KCF

CHAPTER 13

Debtor

ORDER RESOLVING
OBJECTION TO CONFIRMATION

HEARING DATE:

This Order pertains to the property located at 13 POPLAR DRIVE, CRANBURY, NJ 08512, mortgage account ending with "3428";

THIS MATTER having been brought before the Court by, ROBERT C NISENSEN, Esquire attorney for debtor, SANJAY K. THAPER upon the filing of a Chapter 13 Plan, CITIMORTGAGE, INC. by and through its attorneys, Phelan Hallinan Diamond & Jones, PC having filed an Objection to the Confirmation of said Chapter 13 Plan and the parties having subsequently resolved their differences; substance and entry of the within Order; and for other and good cause shown:

IT IS on the _____ day of _____, 2018, ORDERED as follows:

1. CITIMORTGAGE, INC. has filed a valid, secured Proof of Claim in the amount of **\$228,992.26** (claim no. 4).
2. The Trustee is authorized not to pay the secured arrearage claim of CITIMORTGAGE, INC. in the amount of **\$228,992.26** (claim no. 4), so Debtor can apply and potentially complete a loan modification. Should the Debtor qualify for a loan modification, the loan modification must be approved no later than **December 29, 2018, or as extended by the Court.**
3. If Loan Modification is approved, CITIMORTGAGE, INC. shall file an Amended Proof of Claim showing the amount of arrears paid to date by the Trustee.
4. If a loan modification is not approved by **December 29, 2018, or as extended by the Court**, the Debtor shall do one of the following: 1) file a Modified Plan to cure the arrearage claim

of Movant; or 2) file a Modified Plan to surrender the property subject to said claim; or 3) a Notice to Convert to Chapter 7; or 4) a Notice to Dismiss Case.

5. Debtor acknowledges that adequate protection payments must be made to Secured Creditor pursuant to the Court's Loss Mitigation Order. In the event the loss mitigation period terminates prior to December 29, 2018, Debtor must resume making their regular monthly mortgage payments to Secured Creditor.

6. This Order does not replace the rules and procedures of the Court's Loss Mitigation Program and both parties are bound by same.

7. This Consent Order shall be incorporated in and become a part of any Order Confirming Plan in the herein matter.

The undersigned hereby consent to the form,
Content and entry of the within Order:

PHELAN HALLINAN DIAMOND & JONES, PC
Attorneys for Secured Creditor:
CITIMORTGAGE, INC.

/s/ Craig Keiser
Craig Keiser, Esq.
Phelan Hallinan Diamond & Jones, PC
400 Fellowship Road, Suite 100
Mt. Laurel, NJ 08054
Tel: 856-813-5500 Ext.
Fax: 856-813-5501
Email: Craig.Keiser@phelanhallinan.com

Dated: 09/18/2018

/s/ Robert C Nisenson
ROBERT C NISENSEN, Esquire
Attorney for debtor

Dated: 10/17/2018

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Sanjay K Thaper
Debtor

Case No. 18-17666-KCF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Nov 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 04, 2018.

db Sanjay K Thaper, 13 Poplar Drive, Cranbury, NJ 08512-2137

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 04, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 2, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Craig Scott Keiser on behalf of Creditor CITIMORTGAGE, INC. craig.keiser@phelanhallinan.com
Frank J Martone on behalf of Creditor PNC BANK, N.A. bky@martonelaw.com
Kevin Gordon McDonald on behalf of Creditor Toyota Lease Trust kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Nicholas V. Rogers on behalf of Creditor CITIMORTGAGE, INC. nj.bkecf@fedphe.com
Robert C. Nisenson on behalf of Debtor Sanjay K Thaper rnisenson@aol.com,
nisensonlaw@aol.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers, III on behalf of Creditor Hudson City Savings Bank ecf@powerskirn.com
TOTAL: 8